

**Complete if Known**

(use as many sheets as necessary)

2

30014630.0002

[illegible]

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
		JP 2000-242696 A	09-08-2000	Kabushiki Kaisha, et al.		
		JP 11-126231 A	05-11-1999	NTT Data Corp., et al.		
		WO 97/19427 A1	05-29-1997	Citybank, N.A.		
		9-147043	06-06-1997			
		WO 00/30053	05-25-2000	Chase Manhattan Bank US		
		2001-5892	01-12-2001			
		WO 00/67216	11-09-2000	Chase Manhattan Bank US		

Date  
Considered

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	Not yet assigned
				Filing Date	July 18, 2003
				First Named Inventor	Kazuo Masuda
				Group Art Unit	Not yet assigned
				Examiner Name	Not yet assigned
				Attorney Docket Number	30014630.0002
Sheet	2	of	2		

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		JACK LARGE, "How To Save Money On Cross Border Payments", Corporate Finance, May 1996, Issue 138, London	
		"Welcome to Thomas Cook International Money Services", <a href="http://www.us.thomascook.com/index.html">http://www.us.thomascook.com/index.html</a> , 2000	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:

Kazuo MASUDA, et al.

Group Art Unit: Not yet assigned

Application No.: Not yet assigned

Examiner: Not yet assigned

Filed: July 18, 2003

Confirmation No.: Not yet assigned

For: A REMITTANCE MANAGEMENT SYSTEM, A SETTLEMENT MANAGEMENT  
SYSTEM, A REMITTANCE MANAGEMENT METHOD, A SETTLEMENT  
MANAGEMENT METHOD AND A COMPUTER PROGRAM THEREOF

**INFORMATION DISCLOSURE STATEMENT**

**MAIL STOP PATENT APPLICATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, it is requested that the  
references listed on the attached PTO Form 1449 be made of record.

Respectfully submitted,

Jean C. Edwards

Jean C. Edwards

Registration No. 41,728

Sonnenschein Nath & Rosenthal LLP  
P.O. Box 061080  
Wacker Drive Station  
Chicago, Illinois 60606-1080  
**Telephone: 312/876-2891**  
**Facsimile: 312/876-7457**  
**Date: July 18, 2003**